

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

TIMOTHY M. HUMMELBAUGH
TRACY L. HUMMELBAUGH
Debtor(s)

Case No. 16-70023JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/13/2016.
- 2) The plan was confirmed on 03/02/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 08/03/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/19/2021.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,186.00.
- 10) Amount of unsecured claims discharged without payment: \$23,181.24.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$145,237.90
Less amount refunded to debtor	\$3,334.29

NET RECEIPTS: **\$141,903.61**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,648.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6,687.55
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$10,335.55**

Attorney fees paid and disclosed by debtor: \$352.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BUREAUS INVESTMENT GROUP POR	Unsecured	5,395.00	5,447.76	5,447.76	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	1,933.00	1,933.06	1,933.06	0.00	0.00
CARRINGTON MORTGAGE SERVICE	Secured	37,441.00	41,976.49	0.00	26,111.96	0.00
CARRINGTON MORTGAGE SERVICE	Secured	0.00	10,704.60	10,704.60	10,704.60	0.00
CARRINGTON MORTGAGE SERVICE	Priority	0.00	650.00	325.00	325.00	0.00
COLUMBIA GAS OF PA INC(*)	Unsecured	NA	294.00	294.00	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	75.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	20.00	NA	NA	0.00	0.00
ECMC(*)	Unsecured	NA	11,611.73	11,611.73	0.00	0.00
FIRST COMMONWEALTH BANK*	Secured	8,086.00	8,080.18	8,080.18	8,080.18	1,311.19
GREAT LAKES HIGHER EDUCATION	Unsecured	2,796.00	NA	NA	0.00	0.00
GREAT LAKES HIGHER EDUCATION	Unsecured	1,776.00	NA	NA	0.00	0.00
GREAT LAKES HIGHER EDUCATION	Unsecured	345.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	500.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	6,343.00	5,203.05	5,203.05	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,036.00	1,036.56	1,036.56	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	260.00	297.09	297.09	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	0.00	500.00	500.00	0.00	0.00
PENNYMAC LOAN SERVICES LLC	Secured	184,302.00	192,063.79	0.00	66,938.26	0.00
PENNYMAC LOAN SERVICES LLC	Secured	0.00	18,096.87	18,096.87	18,096.87	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	2,025.00	1,653.72	1,653.72	0.00	0.00
SOMERSET TRUST COMPANY	Unsecured	4,953.00	NA	NA	0.00	0.00
SYNCHRONY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK++	Unsecured	1,268.00	NA	NA	0.00	0.00
XLS	Unsecured	0.00	NA	NA	0.00	0.00
XLS	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$93,050.22	\$0.00
Mortgage Arrearage	\$28,801.47	\$28,801.47	\$0.00
Debt Secured by Vehicle	\$8,080.18	\$8,080.18	\$1,311.19
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$36,881.65	\$129,931.87	\$1,311.19
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$325.00	\$325.00	\$0.00
TOTAL PRIORITY:	\$325.00	\$325.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$27,976.97	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$10,335.55</u>
Disbursements to Creditors	<u>\$131,568.06</u>
TOTAL DISBURSEMENTS :	<u>\$141,903.61</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/04/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.